

SEAN MICHAEL SHAW, ESQ.  
INSURANCE CONSUMER ADVOCATE

March 30, 2010

Ron Gendreau  
Senior Vice President of Underwriting  
Hartford Life  
Group Benefits Division  
200 Hopmeadow Street  
Simsbury, CT 06089

Rita Gallo  
Manager, Regulatory Response Team  
200 Hopmeadow Street  
Simsbury, CT 06089

Dear Mr. Gendreau:

As Florida's Insurance Consumer Advocate, I represent the interests of all Florida insurance consumers. I also hold statutory authority to make recommendations in the best interests of insurance consumers to the Florida Department of Financial Services (DFS) and the Florida Office of Insurance Regulation (OIR).

Hartford's denial of further disability benefits for certain individuals who had been receiving benefits for a sustained period of time, ranging from approximately one year to approximately seventeen years, gives me cause for serious concern. Those policyholders include Evan Werner; Edward Neubarth; Sherri Johnson; and Kimberly Howard.

Given the very serious nature of the complaints received by DFS, it is my duty to ensure that the interests of these consumers are protected. In order to fulfill my statutory duty and make an appropriate recommendation, please provide the following information relative to each of those individuals:

- When did each first become an insured with Hartford?
- Was each originally a Hartford insured, or did they become a Hartford insured through Hartford's acquisition of another company or another company's book of business? If so, which company was the seller to Hartford?

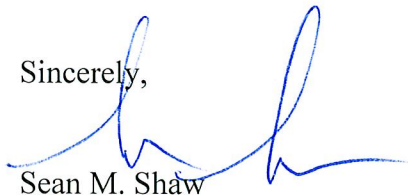
REPRESENTING ALEX SINK, CHIEF FINANCIAL OFFICER, STATE OF FLORIDA  
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- Were any of them subjected to covert surveillance that formed, in whole or in part, the basis for the decision to deny them further benefits?
- What was the basis for ordering that covert surveillance?
- Was the decision to deny further benefits based in whole or in part upon a physical examination performed subsequent to the decision to grant benefits?
- Have any of those insureds been determined by Hartford to have committed fraud relative to receipt of those benefits?
- If Hartford has determined that any of them have committed fraud, has Hartford reported them to any law enforcement or regulatory authority?
- What process did Hartford utilize to arrive at its decisions to terminate benefits for those individuals?
- Who at Hartford made the final decision to terminate benefits to each of those individuals?
- How many Florida policyholders have had their Hartford disability benefits terminated since the beginning of February of 2005 to the end of February of 2010? Please include their names and residence addresses.

Thank you for your cooperation in this matter. In order to make a timely recommendation to the Office of Insurance Regulation, I need to receive your response to these inquiries within 7 business days. Otherwise, I will have to make my recommendation without the benefit of your input. If you have any questions, please do not hesitate to call me.

Sincerely,



Sean M. Shaw

cc: Florida Department of Financial Services  
Florida Office of Insurance Regulation